

**WHAT IS CLAIMED IS:**

- 1 1. A method of providing preprinted checks, said method  
2 comprising:  
3 receiving customer bank account information;  
4 determining a customer due amount for a customer; and  
5 creating a preprinted check, the preprinted check  
6 including the customer bank account information  
7 and the customer due amount.
- 1 2. The method as described in claim 1 wherein the  
2 creating further comprises:  
3 including a merchant account number on the preprinted  
4 check, wherein the merchant account number is an  
5 account number provided by the merchant that  
6 corresponds to the customer.
- 1 3. The method as described in claim 3 wherein the  
2 merchant account number is printed in a barcode  
3 format.
- 1 4. The method as described in claim 1 further comprising:  
2 preparing a bill corresponding to the customer; and  
3 sending the bill and the preprinted check to the  
4 customer.
- 1 5. The method as described in claim 1 further comprising:  
2 printing a merchant name and address on the preprinted  
3 check, wherein the merchant name and address are  
4 adapted to appear through an envelope window.

1 6. The method as described in claim 1 wherein the  
2 receiving includes receiving at least one of a voided  
3 customer check, a customer check, a printed form  
4 including a bank routing number and bank account  
5 number, and an electronic form including a bank  
6 routing number and bank account number.

1 7. The method as described in claim 1 further comprising:  
2 storing the customer bank account information;  
3 wherein the receiving further includes reading the  
4 stored customer bank account information.

1 8. An information handling system comprising:  
2 one or more processors;  
3 a memory accessible by the processors;  
4 a printer accessible by the processors;  
5 a nonvolatile storage device accessible by the  
6 processors; and  
7 a preprinted check tool, the preprinted check tool  
8 including:  
9 means for receiving customer bank account  
10 information;  
11 means for determining a customer due amount for a  
12 customer; and  
13 means for printing a preprinted check on the  
14 printer, the preprinted check including the  
15 customer bank account information and the  
16 customer due amount.

1 9. The information handling system as described in claim  
2 8 wherein the printing further comprises:

means for including a merchant account number on the preprinted check, wherein the merchant account number is an account number provided by the merchant that corresponds to the customer.

10. The information handling system as described in claim 9 wherein the merchant account number is printed in a barcode format.

11. The information handling system as described in claim 8 further comprising:  
means for preparing a bill corresponding to the customer; and  
means for sending the bill and the preprinted check to the customer.

12. The information handling system as described in claim 8 further comprising:  
means for printing a merchant name and address on the preprinted check, wherein the merchant name and address are adapted to appear through an envelope window.

13. The information handling system as described in claim 8 wherein the means for receiving includes receiving at least one of a voided customer check, a customer check, a printed form including a bank routing number and bank account number, and an electronic form including a bank routing number and bank account number.

14. The information handling system as described in claim 8 wherein the printer includes a magnetic printing capability, and wherein the means for printing further

4 includes means for printing the customer bank account  
5 information using the magnetic printing capability.

1 15. A computer program product for providing preprinted  
2 checks, said computer program product comprising:  
3 means for receiving customer bank account information;  
4 means for determining a customer due amount for a  
5 customer; and  
6 means for creating a preprinted check, the preprinted  
7 check including the customer bank account  
8 information and the customer due amount.

1 16. The computer program product as described in claim 15  
2 wherein the creating further comprises:  
3 means for including a merchant account number on the  
4 preprinted check, wherein the merchant account  
5 number is an account number provided by the  
6 merchant that corresponds to the customer.

1 17. The computer program product as described in claim 16  
2 wherein the merchant account number is printed in a  
3 barcode format.

1 18. The computer program product as described in claim 15  
2 further comprising:  
3 means for preparing a bill corresponding to the  
4 customer; and  
5 means for sending the bill and the preprinted check to  
6 the customer.

1 19. The computer program product as described in claim 15  
2 further comprising:  
3 means for printing a merchant name and address on the  
4 preprinted check, wherein the merchant name and

5 address are adapted to appear through an envelope  
6 window.

1 20. The computer program product as described in claim 15  
2 wherein the means for receiving includes means for  
3 receiving at least one of a voided customer check, a  
4 customer check, a printed form including a bank  
5 routing number and bank account number, and an  
6 electronic form including a bank routing number and  
7 bank account number.

IBM CORPORATION  
JAN 11 1991  
COMMUNICATIONS  
DIVISION  
ARMONK, NY 10504  
U.S. PATENT & TRADEMARK  
OFFICE  
WASHINGTON, DC 20540